



If you are eligible, you could save as much as \$5,000 a year!

I'm on Medicare and its hard to pay all my bills.

What cost-saving programs might be available to me?

Medicare Savings Programs help seniors with limited incomes and assets pay for some or all of Medicare's premiums, deductibles, and co-payments.

Prescription Drug Assistance Programs — such as the federal *Extra Help* program — assist people with limited incomes and assets pay their Medicare Part D premiums, deductibles, and co-payments.

Wisconsin's *SeniorCare* can help Wisconsin residents age 65 or older cover the cost of their prescription drugs.

Am I eligible for help?

You might be. Some programs consider both your income and assets to determine if you qualify. Others just consider your income.



Time to find out if you qualify for help!

Eligible? Time to find out!

What is counted in my income?

Your income includes:

- ♦ Wages
- ♦ Self-employment income
- ♦ Social Security benefits
- ♦ Railroad Retirement benefits
- ♦ Veterans benefits
- ♦ Other pensions and annuities
- ♦ Net rental income
- ♦ Workers compensation
- ♦ Other income such as private or state disability payments.

What is counted in my assets?

Your assets or resources include:

- ♦ All bank accounts and cash
- ♦ Stocks, bonds, savings bonds, mutual funds, individual retirement accounts, and other investments
- ♦ Real estate other than your home

Many Wisconsin residents are getting help covering costs.

When refilling his medications, Bill learned that he had reached the “donut hole.” Faced with a \$435 bill for the insulin and other medications he needed, Bill had no idea how he would cover the costs. Thankfully, the pharmacist referred him to the Aging & Disability Resource Center where he found out he was qualified for the Extra Help program. He was grateful to finally be able to afford ALL his medications.

Ethel was struggling to make ends meet when a neighbor suggested she visit the Aging & Disability Resource Center to see if she could get some help. Ethel was thrilled to discover that she qualified for a Medicare Savings Program that saved her over \$100 per month! Having that extra money made life much better for Ethel. It reduced her stress and allowed her to treat her grandkids to some ice cream.

Rose learned about SeniorCare at her local community health fair. Based on her income, she discovered she can receive prescription drug coverage without a deductible. Since the annual enrollment fee is only \$30 and there are no premiums, Rose will be able to save over \$500 per year!

It doesn't cost anything to learn if you are eligible.

Isn't it time you find out?

To talk to someone who can help you, contact:

Stephanie Treptow
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Fond du Lac County

920-929-3521

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Local Help for People
with Medicare



On Medicare?

Need help covering the costs?



You may be eligible for programs that could save you money.

Time to find out!